

Raya Campaign - Terms and Conditions



This Raya Campaign ("**Campaign**") is organised by Chubb Insurance Malaysia Berhad, Registration No. 197001000564 (9827-A) ("**Chubb**"). Participants of this Campaign are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein ("**Terms and Conditions**").

1. Campaign Period

Campaign will start on **24 March 2025, 12.00 a.m.** and will end on **30 April 2025, 11.59 p.m.** ("**Campaign Period**"). Chubb may at its sole discretion amend, change, or extend the Campaign Period.

2. Eligibility

2.1. This Campaign is open to all individual citizens of Malaysia who:

- (a) are 18 years old and above at the time of participation; and
- (b) has successfully purchased Chubb's Travel Insure policy(ies) during the Campaign Period:
 - (i) which has a premium of RM50 and above; and
 - (ii) online via: <https://www.chubbtravelinsurance.com.my/cti/my-en/home.html>

hereinafter referred to as ("**Participants**").

2.2. Participant must provide their own email address which is valid and active for effective communication and legitimate claim of the Prize.

2.3. This Campaign is not open to:

- (a) any travel agencies purchasing on behalf of their customers;
- (b) any distributors, or advertising and sales promotion agencies engaged by Chubb;
- (c) any purchase of Chubb's Travel Insure policy by a corporate entity or on behalf of a corporate entity; and
- (d) any person who is a sanctioned individual under the laws of the United States of America, European Union, or Malaysia. For the avoidance of doubt, this shall include persons that are, or is likely to become subject to, any sanction imposed by the United States of America or the European Union, including any sanction that supports a decision or resolution of the United Nations Security Council.

2.4. Eligible Participant based on paragraphs 2.1 – 2.3 above will automatically be enrolled to the Campaign.

3. Campaign Mechanism

Winner Selection and Prizes

- 3.1. The first 1800 Participants who fulfil the criteria mentioned in paragraphs 2.1 - 2.3 above (“**Winner(s)**”) will win 1 x Touch n’ Go e-credit, with credit amounts determined by premium tiers, as specified in the table below (“**Prize(s)**”). The Prize(s) may be subject to change without prior announcement.

Premium tiering	TnG credit
Below RM50	Not eligible
RM50 to RM99	RM 10
RM100 to RM499	RM 20
RM500 to RM999	RM 50
RM1000 and above	RM 100

- 3.2. Participants may purchase as many Chubb’s Travel Insure policies throughout the Campaign Period but:
- (a) each Participant is only eligible to win one Prize (regardless of the number of Insured Persons); and
 - (b) each email address is only eligible for one Prize.
- 3.3. Any entry that Chubb deems to be made via:
- (a) participation in a syndicate; and/or
 - (b) any forms of machine-assisted intervention enabling multiple computer-generated entries, will be disqualified.

Announcement of Winners

- 3.4. Winners of the Campaign will be contacted by Chubb via email (cti.my@chubb.com), as per the email address provided by the Participants when purchasing Chubb’s Travel Insure policy online during the Campaign Period (“**Winner Email**”). Chubb reserves the right to disqualify any submissions with duplicate email addresses.
- 3.5. Chubb reserves the right to select another Winner should the email address provided is invalid or the email is undelivered for whatever reasons.
- 3.6. Chubb will not be held liable in the event the Winners cannot be contacted for whatever reason, from the date of Winner Email.

Prizes Distribution

- 3.7. Each Winner Email will contain a link to redeem the Prize.
- 3.8. The Winners can expect to receive the Winner Email within thirty (30) working days from the end of the Campaign Period. Chubb reserves the right to delay the timing of the Winner Email.
- 3.9. The Prizes cannot be exchanged for cash and are non-transferrable to any other person.
- 3.10. Chubb reserves the right to alter, add, cancel, or substitute with an alternative prize of similar value without prior notice.
- 3.11. This Campaign is in no way sponsored or endorsed by all brands related to the prizes.

4. General Terms & Conditions

Other terms and conditions applicable to this Campaign:

- (a) The Participants may be contacted, at any time deemed appropriate by Chubb, via email or any other

mode of communication deemed appropriate by Chubb;

- (b) Chubb accepts no responsibility for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted, or misdirected submission, transaction or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise;
- (c) Chubb reserves the absolute right to cancel, terminate or suspend this Campaign with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by Chubb shall not entitle the Participants to any claim or compensation against Chubb for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension of this Campaign;
- (d) Chubb, its subsidiaries, affiliates, and associated companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Campaign (in which case that liability is limited to the minimum allowable by law);
- (e) The Terms and Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional or advertising materials for the Campaign;
- (f) Chubb reserves the absolute right to vary, delete or add to any of these Terms and Conditions (wholly or in part) from time to time, including amending or extending the Campaign Period, without any prior notice to the Participants. Chubb's decision in relation to all aspects of this Campaign to the Participants are deemed final, binding and conclusive under any circumstances and no correspondence, complaint or appeal whatsoever will be entertained;
- (g) Any breach of these Terms and Conditions may result in forfeiture of the prizes at Chubb's absolute discretion;
- (h) Participants shall not dispute any part of the Campaign nor make any oral or written complaints, public announcements or statements on the same whether during or after the Campaign Period;
- (i) These Terms and Conditions shall be governed by the laws of Malaysia; and
- (j) Any enquiries in relation to the Campaign shall be directed to: travel.my@chubb.com

5. Personal Data Protection

In consideration of Chubb offering the Participants the opportunity to participate in the Campaign, the Participants hereby unconditionally and irrevocably agrees and consents to the following:

- (a) Chubb can collect, process and disclose the Participant's personal data collected through the Campaign in accordance with [Chubb's Personal Data Protection Notice](#) and Privacy Notice; and
- (b) In addition to the purposes stated in Chubb's Personal Data Protection Notice, Chubb shall have the absolute right and discretion to collect, use, disclose and share amongst themselves and their respective service providers, the Participant's personal data (including images) for the purposes of the Campaign, for editorial, advertising, promotional, marketing and/or other related purposes to the Campaign without further notice or compensation to the Participant. Save for these additional purposes, Chubb shall deal with the Participant's personal data in accordance with Chubb's Personal Data Protection Notice and Privacy Notice.

Privacy Notice

In line with the Personal Data Protection Act 2010 (“PDPA”), we, Chubb Insurance Malaysia Berhad (“Chubb”), are required to inform you that the personal data you have provided to us or that is subsequently obtained by us from time to time, including your sensitive personal data such as details about your health or condition, if any (“Personal Data”), may be processed for the purpose of participating in a contest, campaign, promotion, event, and/or commercial activities organised by Chubb and/or appointed partners, processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, “Purpose”). The Personal Data is obtained when you fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties you have consented to.

Although you are not obliged to provide us with your Personal Data, we will not be able to process your data for the above Purpose if you fail to provide all requested information.

Your Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Your Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure your privacy rights remain unaffected.

Where you have given us personal data that is of another individual (“Data Subject”), you must ensure that you have informed the Data Subject that you are providing the Data Subject's personal data to us, and have gotten the Data Subject's consent to do so. You must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

You may make inquiries, complaints, request for access to or correction of your Personal Data, or limit the processing of your Personal Data at any time hereafter by submitting such request to us at Chubb Insurance Malaysia Berhad (197001000564), Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia (Tel: 1800-88-3226 / E-mail: Inquiries.MY@chubb.com).

By continuing to deal with us, you understand, agree and consent to the terms above with respect to the processing of your Personal Data.